

Table I.A.2.b.(2)(2004) Percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	24.3%	37.1%	31.4%	23.7%	14.6%	7.3%	34.4%	10.7%
Industry group **								
Agric., fish., forest.	30.4%	30.0%	32.1%	44.7%	27.5% *	2.8% *	31.4%	24.6% *
Mining and manufacturing	24.6%	36.8%	29.4%	20.3%	14.0% *	6.9%	31.4%	12.0%
Construction	32.7%	32.3%	36.2%	29.1%	22.8% *	38.1%	33.1%	28.7%
Utilities and transp.	24.6%	28.2%	47.2%	29.2%	26.3%	12.6% *	33.1%	16.7%
Wholesale trade	25.9%	43.5%	24.8%	16.6%	12.8%	6.3% *	34.8%	9.1%
Fin. svcs. and real estate	23.8%	40.4%	45.2%	31.0%	19.1%	9.5%	41.0%	12.5%
Retail trade	12.8%	31.6%	22.6%	19.2%	9.8%	1.7% *	27.4%	4.1%
Professional services	31.1%	43.3%	32.3%	24.1%	14.7%	17.0%	39.3%	16.4%
Other services	22.5%	32.9%	30.2%	24.0%	13.1%	3.9%	31.3%	8.7%
Ownership								
For profit, incorporated	23.4%	37.3%	31.0%	24.1%	13.7%	7.5%	34.1%	10.4%
For profit, unincorporated	26.3%	36.0%	30.5%	19.6%	19.2%	2.0% *	34.3%	7.1%
Nonprofit	28.2%	38.3%	35.5%	24.5%	15.7%	19.0%	36.4%	17.1%
Age of firm								
Less than 5 years	29.2%	33.3%	28.3%	11.6% *	9.0% *	.	31.1%	9.0% *
5-9 years	33.3%	38.9%	35.9%	19.1%	16.7% *	3.3% *	37.0%	12.2%
10-19 years	28.9%	35.7%	26.8%	20.7%	12.4%	13.9% *	32.0%	15.6%
20 or more years	25.5%	38.3%	33.0%	26.4%	15.1%	10.2%	35.7%	13.3%
Unknown	5.1%	58.9% *	52.8% *	11.6% *	15.6%	4.3%	22.6% *	4.9%
Multi/single status								
2 or more locations	12.2%	37.6%	32.6%	23.9%	14.2%	7.2%	32.2%	9.8%
1 location only	33.7%	37.1%	31.2%	23.4%	17.6%	40.8%	34.6%	20.5%
Percent full-time employees								
Less than 25%	20.3%	33.1%	34.4%	23.2%	13.5%	3.8% *	32.7%	8.4%
25-49 %	18.2%	32.7%	36.4%	24.1%	11.7%	1.7% *	33.5%	4.9%
50-74 %	21.1%	36.7%	29.3%	18.8%	10.8%	2.3%	33.4%	5.7%
75% or more	25.9%	37.7%	31.2%	24.5%	16.0%	9.6%	34.7%	12.8%
Union presence								
No union employees	25.1%	36.8%	30.9%	22.7%	12.8%	4.4%	34.0%	9.3%
Has union employees	28.5%	48.0%	40.7%	38.4%	30.6%	19.7%	45.2%	21.8%
Unknown	10.2%	38.6%	33.4% *	23.5% *	30.2% *	6.2%	36.5%	7.9%
Percent low wage employees								
50% or more low wage	17.1%	35.2%	28.0%	23.6%	11.0%	2.0% *	32.5%	5.9%
Less than 50% low wage	26.9%	37.5%	32.3%	23.7%	16.8%	10.3%	34.8%	13.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b.(2)(2004) Standard error for percent of private-sector establishments that offer health insurance that offer a mixed-provider plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.38%	0.55%	2.05%	1.61%	1.55%	0.70%	0.72%	0.49%
Industry group **								
Agric., fish., forest.	4.30%	6.90%	9.37%	12.67%	15.03%*	4.07%*	5.58%	8.47%*
Mining and manufacturing	1.77%	3.97%	3.68%	3.31%	4.31%*	1.47%	1.80%	2.11%
Construction	1.42%	2.05%	3.18%	3.26%	6.97%*	10.98%	1.54%	3.83%
Utilities and transp.	1.98%	4.67%	8.93%	6.85%	7.40%	3.86%*	3.57%	2.68%
Wholesale trade	2.05%	3.49%	6.68%	3.16%	2.69%	2.77%*	2.97%	2.07%
Fin. svcs. and real estate	1.34%	3.24%	5.07%	5.86%	2.65%	2.47%	2.37%	1.75%
Retail trade	0.82%	3.20%	2.36%	2.74%	2.85%	0.61%*	2.11%	0.65%
Professional services	1.01%	2.02%	1.57%	2.54%	1.91%	2.39%	1.48%	1.44%
Other services	0.78%	1.83%	3.45%	1.52%	2.68%	0.65%	1.26%	1.03%
Ownership								
For profit, incorporated	0.49%	0.70%	1.77%	1.43%	1.50%	0.84%	0.74%	0.67%
For profit, unincorporated	0.88%	1.87%	4.01%	4.03%	3.34%	0.91%*	1.42%	0.95%
Nonprofit	1.50%	2.60%	4.09%	4.08%	2.77%	3.80%	1.97%	1.71%
Age of firm								
Less than 5 years	1.65%	2.23%	3.63%	4.15%*	7.27%*	.	1.95%	4.71%*
5-9 years	1.20%	1.73%	3.41%	3.62%	5.48%*	2.78%*	1.31%	2.30%
10-19 years	1.37%	1.69%	2.72%	1.55%	2.47%	5.28%*	1.65%	1.84%
20 or more years	0.55%	1.29%	2.54%	2.43%	1.55%	1.29%	1.01%	0.73%
Unknown	0.76%	19.11%*	16.73%*	8.19%*	4.00%	0.77%	13.20%*	0.69%
Multi/single status								
2 or more locations	0.55%	8.07%	4.43%	2.90%	1.78%	0.72%	2.59%	0.52%
1 location only	0.51%	0.63%	1.90%	1.36%	2.12%	8.40%	0.65%	1.96%
Percent full-time employees								
Less than 25%	1.68%	3.76%	6.75%	5.73%	3.36%	2.58%*	2.02%	1.87%
25-49 %	1.24%	4.46%	4.14%	4.09%	3.21%	0.87%*	2.62%	1.16%
50-74 %	0.75%	1.45%	3.37%	2.55%	2.25%	0.52%	1.17%	0.78%
75% or more	0.53%	0.72%	1.88%	1.57%	1.77%	1.20%	0.75%	0.83%
Union presence								
No union employees	0.32%	0.63%	1.83%	1.55%	1.35%	0.76%	0.58%	0.56%
Has union employees	2.34%	6.09%	7.61%	7.00%	6.54%	2.23%	5.65%	1.96%
Unknown	1.27%	8.76%	12.24%*	10.07%*	10.26%*	1.31%	8.01%	1.16%
Percent low wage employees								
50% or more low wage	0.76%	1.84%	3.51%	1.81%	2.03%	0.81%*	1.40%	0.68%
Less than 50% low wage	0.55%	0.81%	2.33%	2.18%	1.48%	1.12%	0.89%	0.67%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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